

Listing to the Claims

1 (Currently Amended). A method for pushing credit payments as buyer-initiated transactions, comprising:

allowing a buyer to initiate a credit payment as a buyer-initiated transaction comprising the buyer determining payment instructions for an accounts payable, the accounts payable representing a purchase made by [[a]] ~~the~~ buyer from a merchant;

communicating electronically, ~~from the buyer,~~ the payment instructions ~~of the buyer-initiated transaction from the buyer~~ to an acquirer as a pseudo-credit transaction rather than a payment being initiated by the merchant, ~~the acquirer being an entity that buys credit card receipts from merchants;~~

generating a transaction based upon the payment instructions without the transaction being initiated by the merchant, the transaction representing the buyer-initiated payment; and

settling the transaction ~~from the acquirer to the merchant.~~

2 (Previously Presented). The method of claim 1, further comprising utilizing merchant profiles to determine whether payment instructions should include a credit payment or a debit payment, wherein the generating of the transaction takes place where the payment instructions include a credit payment and wherein a separate step is used of electronically transferring funds from the buyer to the acquirer where the payment instructions include a debit payment.

3 (Currently Amended). A system for pushing credit payments as buyer initiated transactions, comprising:

a purchasing management system associated with a buyer ~~to initiate a credit payment as a buyer-initiated transaction,~~ the buyer having an accounts payable ~~with a merchant and the buyer having an account at an issuing bank;~~

an acquirer computer system configured to receive electronically payment

instructions from the purchasing management system as a pseudo-credit transaction rather than a payment being initiated by the merchant, the acquirer computer system being associated with an entity that buys credit card receipts from merchants;

wherein the acquirer computer system is further configured to generate a transaction based upon the payment instructions without the transaction being initiated by [[a)] the merchant, the credit transaction representing the buyer initiated payment; and

wherein the acquirer computer system is further configured to settle the transaction by the acquirer computer system making payment to the merchant and working with a card processor and the issuing bank to receive funds from the account of the buyer at the issuing bank.

4 (Previously Presented). The system of claim 3, wherein the purchasing management system is configured to utilize merchant profiles to determine whether payment instructions should include a credit payment or a debit payment, such that the transaction is generated where the payment instructions include a credit payment and such that funds are electronically transferred from the buyer to the acquirer where the payment instructions include a debit payment.

5 (Currently Amended). Apparatus for pushing credit payments as buyer initiated transactions, comprising:

means for allowing a buyer to initiate a credit payment as a buyer-initiated transaction by the buyer determining payment instructions for an accounts payable, the accounts payable representing a purchase made by a buyer from a merchant;

means for communicating electronically, from the buyer, the payment instructions of the buyer-initiated transaction from the buyer to an acquirer as a pseudo-credit transaction rather than a payment being initiated by the merchant, the acquirer being an entity that buys credit card receipts from merchants;

means for generating a transaction based upon the payment instructions without

the transaction being initiated by the merchant, the transaction representing the buyer initiated payment; and
settling the transaction from the acquirer to the merchant.

6 (Previously Presented). The apparatus of claim 5, further comprising means for utilizing merchant profiles to determine whether payment instructions should include a credit payment or a debit payment, wherein the generating step is used where the payment instructions include a credit payment and wherein a separate step is used of electronically transferring funds from the buyer to the acquirer where the payment instructions include a debit payment.

7. (New) The method of claim 1, wherein the acquirer comprises an entity that buys credit card receipts from merchants.

8. (New) The system of claim 3, wherein the acquirer computer system being associated with an entity that buys credit card receipts from merchants.

9. (New) The apparatus of claim 5, wherein the acquirer comprises an entity that buys credit card receipts from merchants.